



Order Filed on September 24, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.

Sentry Office Plz
216 Haddon Ave.
Suite 406
Westmont, NJ 08018
(215)627-1322

dcarlon@kmllawgroup.com

Attorneys for BANK OF AMERICA, N.A.

In Re:

Caryn A. Aretino, and Joseph C. Aretino,

Debtor.

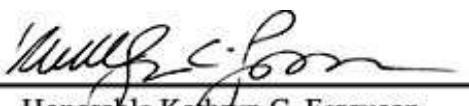
Case No.: 18-23657 KCF
Adv. No.:
Hearing Date: 9/12/18 @10:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: September 24, 2018



Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Page 2

Debtor:

Caryn A. Aretino, and Joseph C. Aretino

Case No.:

18-23657 KCF

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BANK OF AMERICA, N.A., holder of a mortgage on real property located at 70 Jackson Street, Long Branch, NJ, 07740-0000, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Jonathan Goldsmith Cohen, Esquire, attorney for Debtor, Caryn A. Aretino and Joseph C. Aretino, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to file a Notice of Request for Loss Mitigation by September 21, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is to make adequate protection payments directly to Secured Creditor of \$1,520.00 per month; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation order, or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay pre-petition arrears while loan mod is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears, or to any post-petition arrears that may accrue while the loan modification is pending, including its rights to collect the full monthly payment should a loan modification be unsuccessful; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Joseph C. Aretino
 Caryn A. Aretino
 Debtors

Case No. 18-23657-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db/jdb +Joseph C. Aretino, Caryn A. Aretino, 70 Jackson Street, Long Branch, NJ 07740-5845

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 Jonathan Goldsmith Cohen on behalf of Joint Debtor Caryn A. Aretino
 imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
 Jonathan Goldsmith Cohen on behalf of Debtor Joseph C. Aretino
 imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
 Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmllawgroup.com,
 bkgroup@kmllawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6